What is claimed is:

1.   A method of determining a best practice for performing

5 a task, comprising:

defining a provisional-best-practice for performing the

task based on collaboration among a plurality of designated

team members;

creating a test for determining individual-preferred-

10 practice for performing the task, the test comprising at

least one test question and an answer corresponding to each

test question;

administering the test to a plurality of test takers

comprising individuals who perform the task but are not

15 designated team members;

determining for each of the plurality of test takers a

test score representing the degree of consistency between

individual-preferred-practice and the provisional-best-

practice;

20   identifying each test question for which the

corresponding test answer disagrees with answers to that

test question provided by a predetermined proportion of test

takers whose test scores represent at least a selected

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degree of consistency between individual-preferred-practice

and the provisional-best-practice; and

deciding, responsive to the identifying step, whether

the provisional-best-practice can be designated as the best

5 practice.

2.   The method of claim 1, wherein the predetermined

proportion is less than fifty percent.

10 3. The method of claim 1, wherein the predetermined

proportion selects fewer than 100 test takers.

4.   The method of claim 1, wherein the creating step

comprises:

15   initially administering the test to the designated team

members; and

evaluating the test responsive to the initially

administering step.

20 5.   The method of claim 4, wherein the creating step

further comprises changing the test.

6. The method of claim 1, further comprising the steps of:

collecting comments concerning the test questions and

corresponding answers identified in the identifying step;

and

modifying the provisional-best-practice responsive to

5 the collecting step.

7. The method of claim 1 wherein the administering step uses

electronic telecommunications.

10 8.   A method of determining a best practice for performing

a task, comprising:

defining a provisional-best-practice for performing the

task based on collaboration among a plurality of designated

team members;

15   creating over a first network a test for determining

individual-preferred-practice for performing the task, the

test comprising at least one test question and an answer

corresponding to each test question;

administering the test over a second network to a

20 plurality of test takers comprising individuals who perform

the task but are not designated team members;

determining for each of the plurality of test takers a

test score representing the degree of consistency between

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individual-preferred-practice and the provisional-best-practice;

identifying each test question for which the corresponding test answer disagrees with answers to that
5 test question provided by a predetermined proportion of test takers whose test scores represent at least a selected degree of consistency between individual-preferred-practice and the provisional-best-practice; and

deciding, responsive to the identifying step, whether
10 the provisional-best-practice can be designated as the best practice.

9.   A method of testing individuals who perform a task for consistency between individual-preferred-practice for
15 performing the task and a best practice for performing the task, comprising:

creating a test for determining individual-preferred-practice for performing the task, the test comprising at least one test question and an answer corresponding to each
20 test question;

administering the test to a plurality of test takers comprising individuals who perform the task;

determining for each of the plurality of test takers a

test score representing the degree of consistency between

individual-preferred-practice and the best practice;

identifying each test question for which the

5 corresponding test answer disagrees with answers to that

test question provided by a predetermined proportion of test

takers whose test scores represent at least a selected

degree of consistency between individual-preferred-practice

and the best practice; and

10   modifying the test responsive to the identifying step.

10. The method of claim 9, wherein the predetermined

proportion is less than fifty percent.

15 11. The method of claim 9, wherein the predetermined

proportion selects fewer than 100 test takers.

12. The method of claim 9, wherein the creating step

comprises:

20   initially administering the test to designated team

members; and

evaluating the test responsive to the initially

administering step.

13. The method of claim 12, wherein the creating step further comprises changing the test.

5 14. The method of claim 9, further comprising the steps of:

collecting comments concerning the test questions and corresponding answers identified in the identifying step; and

modifying the test responsive to the collecting step.

10

15. The method of claim 9, wherein the administering step uses electronic telecommunications.

16. A method of testing individuals who perform a task for 15 consistency between individual-preferred-practice for performing the task and a best practice for performing the task, comprising:

creating over a first network a test for determining individual-preferred-practice for performing the task, the 20 test comprising at least one test question and an answer corresponding to each test question;

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administering the test over a second network to a

plurality of test takers comprising individuals who perform

the task;

determining for each of the plurality of test takers a

5　test score representing the degree of consistency between

individual-preferred-practice and the best practice;

identifying each test question for which the

corresponding test answer disagrees with answers to that

test question provided by a predetermined proportion of test

10　takers whose test scores represent at least a selected

degree of consistency between individual-preferred-practice

and the best practice; and

modifying the test responsive to the identifying step.

15　17.　The method of claim 9, wherein the modifying step

comprises:

amending the answer corresponding to at least one of

the test questions identified in the identifying step to

reflect the most common answer, to that test question, by

20　the predetermined proportion of test takers; and

re-determining, responsive to the amending step, the

test score for each of the plurality of test takers.

18. The method of claim 17, wherein the modifying step further comprises:

communicating the modified answer to at least one of the test takers.

5

19. The method of claim 17, further comprising the step of implementing the best practice by communicating the modified answer to at least one of the test takers.

10 20. The method of claims 18 or 19, wherein the communicating step occurs over a network.

21. The method of claim 9 wherein the modifying step comprises:

15   eliminating from the test each question identified in the identifying step; and

re-determining, responsive to the eliminating step, the test score for each of the plurality of test takers.

20 22. The method of claim 21, wherein the modifying step further comprises:

communicating the eliminated question to at least one of the test takers.

23.   The method of claim 21, further comprising the step of implementing the best practice by communicating the eliminated question to at least one of the test takers.

24.   The method of claims 22 or 23, wherein the communicating step occurs over a network.

25.   The method of claim 9, wherein the modifying step comprises:

collecting comments concerning the questions and corresponding answers from the predetermined proportion of test takers;

amending, responsive to the collecting step, the answer corresponding to at least one question identified in the identifying step;

re-determining, responsive to the amending step, the test score for each of the plurality of test takers.

26.   The method of claim 25, wherein the amending step further comprises:

communicating to each test taker the collected comments.

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27. The method of claim 25, further comprising the step of implementing the best practice by communicating the collected comments to at least one of the test takers.

5

28. The method of claims 26 or 27, wherein the communicating step occurs over a network.

29. A method of distributed calibration of a test,

10 comprising:

creating a test, the test comprising at least one test question and a provisional-best-answer corresponding to each test question;

administering the test to a plurality of test takers;

15   determining for each of the plurality of test takers a test score representing the degree of consistency between provisional-best-answers and test-taker-answers;

identifying each test question for which the provisional-best-answer disagrees with the test-taker-answer

20 provided by a predetermined proportion of test takers whose test scores represent at least a selected degree of overall consistency between provisional-best-answers and test-taker-answers; and

deciding, responsive to the identifying step, whether the provisional-best-answers can be designated as the best answers.

5   30.   The method of claim 29, wherein the predetermined proportion is less than fifty percent.

31. The method of claim 29, wherein the predetermined proportion selects fewer than 100 test takers.

10

32.   The method of claim 29, wherein the creating step comprises:

initially administering the test to designated team members; and

15   evaluating the test responsive to the initially administering step.

33.   The method of claim 32, wherein the creating step further comprises changing the test.

20

34. The method of claim 29, further comprising the steps of:

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collecting comments concerning the test questions and

provisional-best-answers identified in the identifying step;

and

modifying the test responsive to the collecting step.

5

35. The method of claim 29, wherein the administering step

uses electronic telecommunications.

36. A method of distributed calibration of a test,

10 comprising:

creating over a first network a test, the test

comprising at least one test question and a provisional-

best-answer corresponding to each test question;

administering the test over a second network to a

15 plurality of test takers;

determining for each of the plurality of test takers a

test score representing the degree of consistency between

provisional-best-answers and test-taker-answers;

identifying each test question for which the

20 provisional-best-answer disagrees with the test-taker-answer

provided by a predetermined proportion of test takers whose

test scores represent at least a selected degree of overall

consistency between provisional-best-answers and test-taker-answers; and

     deciding, responsive to the identifying step, whether the provisional-best-answers can be designated as the best

5 answers.

37.   The method of claim 29, wherein the deciding step comprises:

     amending the provisional-best-answer corresponding to

10 at least one of the test questions identified in the identifying step to reflect the most common answer, to that test question, by the predetermined proportion of test takers; and

     deciding, responsive to the amending step, whether the

15 amended provisional-best-answer can be designated as the best answer.

38.   The method of claim 37, wherein the deciding step further comprises:

20   communicating the amended provisional-best-answer to at least one of the test takers.

39.   The method of claim 38, wherein the communicating step occurs over a network.

40.   The method of claim 29, wherein the deciding step
5   comprises:

eliminating from the test each question identified in the identifying step; and

deciding, responsive to the eliminating step, whether the remaining provisional-best-answers can be designated the
10   best answers.

41.   The method of claim 40, wherein the deciding step further comprises:

communicating the eliminated question to at least one
15   of the test takers.

42.   The method of claim 41, wherein the communicating step occurs over a network.

20   43.   The method of claim 29, wherein the deciding step comprises:

collecting comments concerning the test questions and corresponding answers from the predetermined proportion of test takers;

amending, responsive to the collecting step, the

5 provisional-best-answer corresponding to at least one test question identified in the identifying step;

deciding, responsive to the amending step, whether the amended provisional-best-answer can be designated as the best answer.

10

44.   The method of claim 43, wherein the amending step further comprises:

communicating to each test taker the collected comments.

15

45.   The method of claim 44, wherein the communicating step occurs over a network.

46.   A method for assessing compliance with a best practice

20 for performing a task, comprising the steps of:

identifying the best practice;

creating a test to measure consistency between

individual-preferred-practice for performing the task and

the best practice;

administering the test to members of a group of

5 individuals who perform the task;

designating, responsive to the administering step, at

least one member of the group as a qualified reviewer,

conducting a review, by at least one qualified

reviewer, of actual practices of other individuals for

10 performing the task; and

analyzing, responsive to the review-conducting step,

the consistency of the actual practices with the best

practice.

15 47. The method of claim 46, wherein the identifying step

comprises:

convening a plurality of experts in the performance of

the task;

collaborating, among the experts, to develop a

20 questionnaire concerning the performance of the task;

administering the questionnaire to the plurality of

experts with respect to at least one case study involving

performance of the task;

evaluating the results of the questionnaire-administering step; and

converging, responsive to the evaluating step, on the best practice.

5

48. The method of claims 46 or 47, wherein the review-conducting step comprises conducting a review, by at least one qualified reviewer, of actual practices, by other individuals employed by the same organization, for

10 performing the task.

49. The method of claims 46 or 47, wherein the designating step comprises designating, responsive to the administering step, at least one member of the group as a qualified

15 reviewer to review actual practices of a statistically significant sample of a relevant population of individuals who perform the task.

50. The method of claims 46 or 47, further comprising the

20 steps of:

reporting the results of the analyzing step to management;

formulating programs to train individuals in performing

the best practice; and

conducting training, by the qualified reviewers, of

other individuals in use of the best practice.

5

51.   A method for identifying the best practice for

performing a task and measuring compliance with it,

comprising the steps of:

developing a questionnaire to identify steps that are

10   involved in performing the task;

administering the questionnaire to individuals who are

experts in performing the task;

identifying, responsive to the questionnaire-

administering step, a best practice for performing the task;

15   creating a test to measure consistency between

individual-preferred-practice for performing the task and

the best practice;

administering the test to a members of a group of

individuals who perform the task;

20   designating, responsive to the administering step, at

least one member of the group as a qualified reviewer,

conducting a review, by at least one qualified

reviewer, of actual practices of other individuals for

performing the task; and

analyzing, responsive to the review-conducting step,

5   the consistency of the actual practices with the best

practice.

52.   A method of determining a best practice for performing

a task, comprising:

10   convening a plurality of successful performers of the

task;

collaborating, among the successful performers, to

develop a questionnaire concerning steps taken in performing

the task;

15   administering the questionnaire to the plurality of

successful performers with respect to at least one case of

actual practice involving performance of the task;

evaluating the results of the questionnaire-

administering step; and

20   converging, responsive to the evaluating step, on the

best practice.

53. The method of claim 52, wherein the collaborating step uses electronic telecommunications.

54. The method of claim 52, wherein the administering step
5 uses electronic telecommunications.

55. A method of determining a best practice for performing a task, comprising:

convening a plurality of successful performers of the
10 task;

collaborating, among the successful performers, over a network to develop a questionnaire concerning the steps taken in performing the task;

administering the questionnaire over a second network
15 to the plurality of successful performers with respect to at least one case of actual practice involving performance of the task;

evaluating the results of the questionnaire-administering step; and
20 converging, responsive to the evaluating step, on the best practice.

56. The method of each of claims 1 through 8, wherein the task is an insurance claims-processing task.

57. The method of each of claims 1 through 8, wherein the task is an insurance underwriting task.

58. The method of each of claims 9 through 28, wherein the task is an insurance claims-processing task.

59. The method of each of claims 9 through 28, wherein the task is an insurance underwriting task.

60. The method of each of claims 29 through 45, wherein the test is a test of insurance claims-processing skills and the test takers are individuals who perform insurance claims-processing tasks.

61. The method of each of claims 29 through 45, wherein the test is a test of insurance underwriting skills and the test takers are individuals who perform insurance underwriting tasks.

62.   The method of each of claims 46 through 55, wherein the task is an insurance claims-processing task.

63.   The method of each of claims 46 through 55, wherein the
5 task is an insurance underwriting task.